

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Toni R. Vaughn  
Debtor

Case No. 18-13032-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db +Toni R. Vaughn, 240 Garvin Blvd, Sharon Hill, PA 19079-1316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

ERIK MARK HELBING on behalf of Debtor Toni R. Vaughn erik\_helbing\_esq@yahoo.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com

REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., not  
in its individual capacity, but solely as Trustee of NRZ Pass-Through Trust EBO I for the  
benefit of the Holders of the Series 2017-1 Certificates bkgroup@kmlawgroup.com

STEPHEN VINCENT BOTTIGLIERI on behalf of Creditor Delaware County Tax Claim Bureau  
steve@bottiglierilaw.com, ecfnnotice@comcast.net

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 6

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Toni R. Vaughn <u>Debtor(s)</u>	CHAPTER 13
The Bank of New York Mellon Trust Company, N.A., not in its individual capacity, but solely as Trustee of NRZ Pass-Through Trust EBO I for the benefit of the Holders of the Series 2017-1 Certificates <u>Secured Creditor</u>	NO. 18-13032 JKF
vs.	11 U.S.C. Section 362
Toni R. Vaughn <u>Debtor(s)</u>	
Frederick L. Reigle Esq. <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. Debtor filed a Chapter 13 Bankruptcy Petition on May 4, 2018.
2. The Bank of New York Mellon Trust Company, N.A., not in its individual capacity, but solely as Trustee of NRZ Pass-Through Trust EBO I for the benefit of the Holders of the Series 2017-1 Certificates ("Secured Creditor") filed its Proof of Claim on June 26, 2018.
3. On July 11, 2018, Debtor filed an Amended Chapter 13 Plan which proposed paying Secured Creditor's claim in full through the plan.
4. Debtor's Amended Chapter 13 Plan was confirmed on September 26, 2018.
5. Since the filing of Debtor's Chapter 13 Bankruptcy Petition on May 4, 2018, Secured Creditor has made the following escrow advances totaling \$5,537.62:
  - a. 8/22/18 – Tax Disbursement - \$2,489.34
  - b. 7/23/18 – HOI Disbursement - \$2,085.62
  - c. 6/15/18 – Tax Disbursement - \$962.66
6. Debtor and Secured Creditor now stipulate that Debtor shall be responsible for directly paying all property taxes and homeowners' insurance going forward.
7. In accordance with this, Secured Creditor will de-escrow Debtor's loan within thirty (30) days of this Stipulation being approved by this Court.

8. Debtor will provide Secured Creditor with proof of homeowners' insurance within thirty (30) days of this Stipulation being approved by this Court.

9. Debtor will file an Amended Plan to provide for the escrow advances in the amount of \$5,537.62 plus any pre-petition arrears within thirty (30) days of this Stipulation being approved by this Court.

10. Secured Creditor will file an Amended Proof of Claim to include the post-petition escrow advances in the amount of \$5,537.62 within thirty (30) days of this Stipulation being approved by this Court.. A 410A form shall not be required with this Amended Proof of Claim.

11. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

12. The provisions of this stipulation do not constitute a waiver by the Secured Creditor of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

13. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 15, 2018

By: /s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esquire  
Secured Creditor

Date: October 16, 2018

/s/Erik Mark Helbing  
Erik Mark Helbing Esquire  
Attorney for Debtor(s)

Approved by the Court this 18th day of October, 2018. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge  
Jean K. Fitzsimom